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(Official Form 1) (12/03)

FORM B1 United States Bankruptcy Court Northern District of Illinois				Voluntary Petition		
Name of Debtor (if ind Altergott, Thomas	lividual, enter Last, First, <b>M</b>	Middle):	Nan	e of Joint Debte	or (Spouse) (Las	t, First, Middle):
All Other Names used (include married, maid	by the Debtor in the last en, and trade names):	6 years			ed by the Joint I aiden, and trade	Debtor in the last 6 years names):
(if more than one, state all):	Sec. No. / Complete EIN (	or other Tax I.D. N	To. Last	four digits of Sore than one, state all	oc. Sec. No. / Con	mplete EIN or other Tax I.D. No.
Street Address of Debt 4528 N Seeley Ave Chicago, IL 60625	or (No. & Street, City, Sta	te & Zip Code):	Stree	et Address of Joi	nt Debtor (No. &	z Street, City, State & Zip Code):
County of Residence of Principal Place of Busi	<u> </u>		•	nty of Residence		
Mailing Address of De	btor (if different from str	eet address):	Mai	ing Address of	Joint Debtor (if	different from street address):
Location of Principal A (if different from street	Assets of Business Debtor address above):					
preceding the date		longer part of sucl	h 180 days t	han in any other	District.	District for 180 days immediately
Type of  Individual(s)  Corporation  Partnership  Other_	Co			Chapter 7 Chapter 9	e Petition is File Cha	kruptcy Code Under Which ed (Check one box) apter 11  Chapter 13 apter 12 reign proceeding
Chapter 11 Sr Debtor is a small	mall Business (Check all business as defined in 11 cts to be considered a sma	boxes that apply) U.S.C. § 101		Must attach sig certifying that the	e paid in installment ened application	ents (Applicable to individuals only.) for the court's consideration le to pay fee except in installments.
☐ Debtor estimates ☐ Debtor estimates	tive Information (Estima that funds will be available that, after any exempt pro available for distribution t	e for distribution perty is excluded	and adminis		paid, there	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of C	Creditors 1-15	16-49 50-99	100-199 2	00-999 1000-over		
Estimated Assets \$0 to \$50,001 to \$50,000 \$100,000	s \$100,001 to \$500,001 to \$500,000 to \$1 million		\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	
Estimated Debts \$0 to \$50,001 to \$50,000	s \$100,001 to \$500,001 to \$500,000 to \$1 million		\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	

(Official Form Cases) 5-59498 Doc 1 Filed 10/15/05	Entered 10/15/05 14:49	:27 Desc Main
Voluntary Petition Document	Nage 12:10fr26	FORM B1, Page 2
(This page must be completed and filed in every case)	Altergott, Thomas M	
Prior Bankruptcy Case Filed Within Last 6	_	•
Location	Case Number:	Date Filed:
Where Filed: - None -		
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:
District.	Relationship.	Judge.
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)	I	hibit A
I declare under penalty of perjury that the information provided in this		ed to file periodic reports (e.g., forms
petition is true and correct.	10K and 10Q) with the Securities ar	nd Exchange Commission pursuant to
[If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities	Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached and mad	le a part of this petition.
the relief available under each such chapter, and choose to proceed under chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States	(To be completed in	f debtor is an individual
Code, specified in this petition.	whose debts are pri	marily consumer debts)
	I, the attorney for the petitioner nam that I have informed the petitioner the	
X /s/ Thomas M Altergott	chapter 7, 11, 12, or 13 of title 11, U	
Signature of Debtor Thomas M Altergott	explained the relief available under	
v	X /s/ Orlando Velazquez	
X	Signature of Attorney for Debto	or(s) Date
Signature of Joint Debtor	Orlando Velazquez #6210	
		hibit C
Telephone Number (If not represented by attorney)	Does the debtor own or have posses	
	a threat of imminent and identifiable	harm to public health or
Date	safety?	
	☐ Yes, and Exhibit C is attached	I and made a part of this petition.
Signature of Attorney	■ No	
X /s/ Orlando Velazquez	Signature of Non-At	torney Petition Preparer
Signature of Attorney for Debtor(s)	I certify that I am a bankruptcy petit	
Orlando Velazquez #6210326	§ 110, that I prepared this document	for compensation, and that I have
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t	his document.
McGrath & Velazquez		
Firm Name	Printed Name of Bankruptcy Pe	tition Preparer
P.O.Box 410533		•
Chicago, IL 60641-0533	Social Security Number (Require	red by 11 U.C.C.\$ 110(a) )
Address	Social Security Number (Require	led by 11 0.3.C.§ 110(c).)
773-304-0404		
Telephone Number	Address	
	N 10 110 1	
Date	Names and Social Security num prepared or assisted in preparing	bers of all other individuals who
Signature of Debtor (Corporation/Partnership)	prepared or assisted in preparing	5 and document.
I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this		
petition on behalf of the debtor.	If many draw are	d this document -tt1- 1100 1
The debtor requests relief in accordance with the chapter of title 11,	sheets conforming to the approx	ed this document, attach additional priate official form for each person.
United States Code, specified in this petition.	1	ornace official form for each persoll.
X	X Signature of Bankruptcy Petitio	
X	Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe	
The of Authorized Individual	Procedure may result in fines or	
	U.S.C. § 110; 18 U.S.C. § 156.	improviment of Jour. 11
Date	1	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

## Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.		
/s/ Thomas M Altergott		
Debtor's Signature	Date	Case Number

Case 05-59498 Doc 1 Filed 10/15/05 Entered 10/15/05 14:49:27 Desc Main United States Bank Purity Court Northern District of Illinois

In re	Thomas M Altergott		Case No.		
	I	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENSATIO	N OF ATTORNEY	FOR DI	EBTOR(S)	
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), ompensation paid to me within one year before the filing of the per erendered on behalf of the debtor(s) in contemplation of or in contemplation.	tition in bankruptcy, or agr	eed to be pa	d to me, for services rendered	
	For legal services, I have agreed to accept		S	2,200.00	
	Prior to the filing of this statement I have received		<u> </u>	615.00	
	Balance Due		S	1,585.00	
2. \$	194.00 of the filing fee has been paid.				
3. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	I have not agreed to share the above-disclosed compensation with	h any other person unless t	hey are men	bers and associates of my law	v firm.
[	I have agreed to share the above-disclosed compensation with a copy of the agreement, together with a list of the names of the po				rm. A
a. b. c.	n return for the above-disclosed fee, I have agreed to render legal see.  Analysis of the debtor's financial situation, and rendering advice.  Preparation and filing of any petition, schedules, statement of aff.  Representation of the debtor at the meeting of creditors and confiction.  [Other provisions as needed]  None.	to the debtor in determinin airs and plan which may be	g whether to required;	file a petition in bankruptcy;	
7. B	by agreement with the debtor(s), the above-disclosed fee does not in Representation of the debtors in any dischargeab any other adversary proceeding.			ces, relief from stay actio	ons or
	CERTIF	ICATION			
	certify that the foregoing is a complete statement of any agreemer inkruptcy proceeding.	nt or arrangement for paym	ent to me fo	r representation of the debtor	r(s) in
Dated:	· //	s/ Orlando Velazquez			
	N F	orlando Velazquez #621 IcGrath & Velazquez 2.O.Box 410533 Chicago, IL 60641-0533	0326		
		73-304-0404			

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Thomas M Altergott		Case No	
_		Debtor		
			Chapter	13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	12,009.08		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		12,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		16,987.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,151.90
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,147.00
Total Number of Sheets of ALL S	chedules	12			
	Т	otal Assets	12,009.08		
			Total Liabilities	28,987.00	

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In re	Thomas M Altergott	Case No.	
		Debtor	

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property  Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community  Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption  Amount of Secured Claim
---	--

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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In re	Thomas M Altergott	Case No.	
-	<del></del>	Debtor	

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Plaza Bank (checking) no balance kept	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous Used Household Goods and Furnishings	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Used Clothing	-	300.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	Western Southern- Whole Life -No Cash Value	-	2,084.08
		(To	Sub-Tota of this page)	al > <b>2,884.08</b>

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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In	re Thomas M Altergott			Case No.	
			Debtor		
		SCHEDUL	LE B. PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Pension		-	Unknown
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Total (Total of this page)	al > <b>0.00</b>

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In	re Thomas M Altergott		Debtor ,	Case No.	
		SCHEI	OULE B. PERSONAL PROPER (Continuation Sheet)	TY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	x			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	2003	Ford Ranger	-	9,125.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total >
(Total of this page)
Total >

12,009.08

9,125.00

(Report also on Summary of Schedules)

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In re	Thomas M Altergott	Case No.	
_		Debtor	

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

1 1	11 1 2		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Interests in Insurance Policies</u> Western Southern- Whole Life -No Cash Value	735 ILCS 5/12-1001(b)	2,000.00	2,084.08
Interests in IRA, ERISA, Keogh, or Other Pension of Pension	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	Unknown
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2003 Ford Ranger	735 ILCS 5/12-1001(c)	1,200.00	9,125.00

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Form B6D (12/03)

In re	Thomas M Altergott		Case No.	
_		Debtor	,	

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITODIC NAME		C Husband, Wife, Joint, or Community			U	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	Z L L Q U L D A	D I S P U T E D	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxxxxxxxx9312			Automobile Lien	Т	DATED			
Creditor #: 1 Chase Automotive Finance P O Box 5210 New Hyde Park, NY 11042		-	2003 Ford Ranger		D			
			Value \$ 9,125.00	1			12,000.00	2,875.00
Account No.			Value \$					
Account No.								
			Value \$	1				
Account No.			Value \$					
continuation sheets attached	<u> </u>	•	(Total of t	Subt		- 1	12,000.00	
			(Report on Summary of So		ota lule		12,000.00	

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Form B6E (04/05)

In re	Thomas M Altergott	Case No.	
III 16	momas w Anergon		
_	•	Debtor	

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3), as amended by § 1401 of Pub L. 109-8. ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

adjustment.

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Form B6F (12/03)

In re	Thomas M Altergott		Case No.	
_		Debtor	,	

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Нι	usband, Wife, Joint, or Community	Ç	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND	ONTINGEN	UNLIQUIDA	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8944			Credit Card Debt	7	D A T E D		
Creditor #: 1 Capital One Mastercard c/o Capital One Bank P O Box 790216 Saint Louis, MO 63179		-			<u>ה</u>		475.00
Account No. xxxx-xxxx-xxxx-7864			Credit Card Debt	T	T	T	
Creditor #: 2 Citi Master Card P O Box 6415 The Lakes, NV 88901		-					6,221.00
Account No. xxxx-xxxx-0616		-	Credit Card Debt		t	+	
Creditor #: 3 Discover P.O. BOX 30395 Salt Lake City, UT 84130-0395		-					2,412.00
Account No. xxxx-xxxx-4702	_	┝	Credit Card Debt	+	+	+	2,112.00
Creditor #: 4 Union Plus Mastercard c/o Household Credit Services P O Box 17051 Baltimore, MD 21297		-	order dara best				7,879.00
		L		$\perp$		Ļ	7,079.00
<b>0</b> continuation sheets attached			(Total of	Sub this			16,987.00
			(Report on Summary of S		Tot dul		16,987.00

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In re	Thomas M Altergott	Case No		
	Deb	or ,		
SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES				
Γ	Describe all executory contracts of any nature and all unexpired leases	of real or personal property. Include any timeshare interests		

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

ocontinuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Thomas M Altergott	Case No.			
		Debtor			
SCHEDULE H. CODEBTORS					
debte repo imm	or in the schedules of creditors. Include all guarantors	erson or entity, other than a spouse in a joint case, that is also liable on any debts listed by s and co-signers. In community property states, a married debtor not filing a joint case should on this schedule. Include all names used by the nondebtor spouse during the six years			
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR			

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Form B6I (12/03)

In re	Thomas M Altergott		Case No.	
		Debtor(s)		

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case

whether or not a joint petition	is filed, unless the spouses are separated and a joint petition	on is not f	ïled.		
Debtor's Marital Status:	DEPENDENTS OF DEB	_	O SPOUSE		
Divorced	RELATIONSHIP None.	AGE			
EMPLOYMENT	DEBTOR		SPOUSE		
Occupation	Carpenter				
Name of Employer	Milord Company				
How long employed					
Address of Employer	9800 S Industrial Drive Bridgeview, IL				
INCOME: (Estimate of avera	ige monthly income)		DEBTOR		SPOUSE
Current monthly gross wages,	salary, and commissions (pro rate if not paid monthly)	\$_	6,122.13	\$	N/A
Estimated monthly overtime		\$	0.00	\$	N/A
SUBTOTAL		\$_	6,122.13	\$_	N/A
LESS PAYROLL DEDU	CTIONS	<u> </u>			
a. Payroll taxes and socia		\$	1,786.50	\$	N/A
b. Insurance	ar security	\$ <b>-</b>	0.00	\$ <b>-</b>	N/A
c. Union dues		\$ <b>-</b>	183.73	<b>\$</b> -	N/A
d. Other (Specify)		\$ -	0.00	\$	N/A
		\$	0.00	\$	N/A
SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$	1,970.23	\$	N/A
TOTAL NET MONTHLY TA	AKE HOME PAY	\$	4,151.90	\$	N/A
Regular income from operation statement)	on of business or profession or farm (attach detailed	\$	0.00	\$	N/A
Income from real property		\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
that of dependents listed above		r \$ _	0.00	\$_	N/A
Social security or other gover	nment assistance	Φ.		Φ.	
(Specify)		\$_	0.00	\$_	N/A
		\$_	0.00	\$ _	N/A
Pension or retirement income		\$ _	0.00	\$ _	N/A
Other monthly income		¢	0.00	¢	NI/A
(Specify)		\$ _	0.00	<b>3</b> –	N/A N/A
		,	0.00	<u> </u>	
TOTAL MONTHLY INCOM	IE .	\$	4,151.90	\$	N/A
TOTAL COMBINED MONT	**************************************		(Report also o		mary of

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re Thomas M Altergott Case No.
Debtor(s)

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate househexpenditures labeled "Spouse."	old. Complete a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$ 805.00
Are real estate taxes included? Yes No _X	
Is property insurance included? Yes No _X	
Utilities: Electricity and heating fuel	\$ <u>125.00</u>
Water and sewer	\$0.00_
Telephone	\$65.00
Other	\$0.00
Home maintenance (repairs and upkeep)	\$0.00_
Food	\$350.00
Clothing	\$100.00
Laundry and dry cleaning	\$115.00
Medical and dental expenses	\$50.00
Transportation (not including car payments)	\$ 260.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$
Life	\$60.00
Health	\$
Auto	\$ <u>77.00</u>
Other	\$0.00
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the	plan.)
Auto	\$
Other	\$ <u>0.00</u>
Other	\$ 0.00
Other	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other Personal grooming/toiletries/haircuts	\$ 80.00
Other Auto repair/maint./fees/lic.	\$ 60.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 2,147.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi other regular interval.  A. Total projected monthly income B. Total projected monthly expenses	\$ 4,151.90 \$ 2,147.00
C. Excess income (A minus B)	\$ 2,004.90
D. Total amount to be paid into plan each Monthly	\$1,010.00
(interval)	

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# **United States Bankruptcy Court**Northern District of Illinois

In re	Thomas M Altergott	Case No.		
	Debtor(s)	Chapter	13	
	DECLARATION CONCERNING DEBTOR			
	ES			

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date		Signature	/s/ Thomas M Altergott	
•	_		Thomas M Altergott	
			Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

## United States Bankruptcy Court Northern District of Illinois

In re	Thomas M Altergott			
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one	
\$26,357.00	Employment 2005	
\$39,476.00	Employment 2004	
\$63,981.00	Employment 2003	

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE

\$5,376.00 Unemployment 2005 \$7,277.00 unemployment 2004

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS AMOUNT STILL DATES OF OF CREDITOR AMOUNT PAID OWING **PAYMENTS** 

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who

are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL

AMOUNT PAID **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately None

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF

PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE. TRANSFER OR RETURN DESCRIPTION AND VALUE OF

**PROPERTY** 

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT OF CUSTODIAN

DATE OF DESCRIPTION AND VALUE OF

CASE TITLE & NUMBER **ORDER PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or** since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY Gambling \$10,000.00 DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

2004

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Law Office of McGrath and Velazquez
PO Box 410533
Chicago, IL 60641-0533

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2005 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$600.00

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

**State Farm** 

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Savings

AMOUNT AND DATE OF SALE OR CLOSING

Closed October 2004 with \$0.00 balance

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

4

#### 13. Setoffs

None

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

\_\_\_\_\_\_\_

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be

liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING

NAME I.D. NO. (EIN) ADDRESS NATURE OF BUSINESS DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the and that they are true and correct.	e answers contained	in the foregoing statement of financial affairs and any attachments thereto
Date	Signature	/s/ Thomas M Altergott
		Thomas M Altergott
		Debtor
Penalty for making a false statement: Fine of up to \$4	500 000 or imprisor	iment for up to 5 years, or both 18 U.S.C. 88 152 and 3571

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## **United States Bankruptcy Court** Northern District of Illinois

In re	Thomas M Altergott		Case No.		
		Debtor(s)	Chapter	13	
	VERIFICATION OF CREDITOR MATRIX				
The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.					
Date:		/s/ Thomas M Altergott			
		Thomas M Altergott			

Signature of Debtor

Capital One Mastercard c/o Capital One Bank P O Box 790216 Saint Louis, MO 63179

Chase Automotive Finance P O Box 5210 New Hyde Park, NY 11042

Citi Master Card P O Box 6415 The Lakes, NV 88901

Discover
P.O. BOX 30395
Salt Lake City, UT 84130-0395

Union Plus Mastercard c/o Household Credit Services P O Box 17051 Baltimore, MD 21297